

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

In re:

KEVIN C ALBERS

Debtor(s)

Case No. 21-31058-JDA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Carl L. Bekofske, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/27/2021.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan NA.
- 5) The case was dismissed on 11/18/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:**\$0.00****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT HOME SECURITY	Unsecured	1,800.00	NA	NA	0.00	0.00
BANK OF AMERICA, NA	Unsecured	6,000.00	3,353.06	3,353.06	0.00	0.00
BANKERS HEALTHCARE GROUP LL	Unsecured	64,765.94	62,147.29	62,864.74	0.00	0.00
CAVALRY PORTFOLIO SERVICES LL	Unsecured	NA	13,007.14	0.00	0.00	0.00
CHAPTER HOLDINGS LLC	Unsecured	260.00	252.00	252.00	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	0.00	12,889.30	12,889.30	0.00	0.00
DTE ENERGY	Unsecured	NA	322.84	322.84	0.00	0.00
ECMC	Unsecured	NA	18,975.22	18,975.22	0.00	0.00
FORESTBROOK HILLS CONDO ASSO	Secured	8,500.00	NA	NA	0.00	0.00
FORESTBROOK HILLS CONDO ASSO	Secured	1,000.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	24,711.16	60,794.54	26,167.51	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	60,794.54	0.00	0.00	0.00
KENNETH M PETTERSON	Unsecured	0.00	10,273.80	10,273.80	0.00	0.00
KENNETH M PETTERSON	Unsecured	9,476.00	10,034.98	10,034.98	0.00	0.00
LAKE MICHIGAN CREDIT UNION	Secured	2,260.00	8,984.19	8,984.19	0.00	0.00
LAKE MICHIGAN CREDIT UNION	Secured	337,711.00	311,420.57	0.00	0.00	0.00
LANSING AUTOMAKERS FEDERAL	Secured	46,881.00	NA	NA	0.00	0.00
MARINER FINANCE LLC	Secured	0.00	7,372.18	7,372.18	0.00	0.00
MARINER FINANCE LLC	Unsecured	6,853.00	NA	NA	0.00	0.00
MODERN LAWN CARE	Unsecured	483.84	NA	NA	0.00	0.00
NATIONAL CITY	Unsecured	4,500.00	NA	NA	0.00	0.00
ONEMAIN	Secured	15,264.00	17,283.09	17,283.09	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	585.00	560.13	560.13	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	363.00	747.65	747.65	0.00	0.00
RMP LLC	Unsecured	3,758.00	NA	NA	0.00	0.00
SAFE HAVEN SECURITY COMPANY	Unsecured	2,800.00	NA	NA	0.00	0.00
WANIGAS FEDERAL CREDIT UNION	Unsecured	9,364.00	9,364.72	9,364.72	0.00	0.00
WANIGAS FEDERAL CREDIT UNION	Unsecured	3,395.00	3,395.67	3,395.67	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$8,984.19	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$63,712.08	\$0.00	\$0.00
TOTAL SECURED:	\$72,696.27	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$120,144.81	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$0.00</u>		
Disbursements to Creditors	<u>\$0.00</u>		
TOTAL DISBURSEMENTS :			<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/29/2021

By: /s/ Carl L. Bekofske

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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